

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

In re: BROOKS, SANDRA

§ Case No. 18-69497-BEM  
§  
§  
§

Debtor(s)

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 11/19/2018. The undersigned trustee was appointed on 11/19/2018.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 233,286.44

Funds were disbursed in the following amounts:

Payments made under an interim distribution	0.00
Administrative expenses	<u>6,297.00</u>
Bank service fees	<u>2,864.73</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>224,124.71</u>

The remaining funds are available for distribution.

<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/24/2019 and the deadline for filing governmental claims was 06/24/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$7,244.10. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$7,244.10, for a total compensation of \$7,244.10<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$144.29 for total expenses of \$144.29<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/30/2022

By: /s/ S. Gregory Hays  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

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<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

## Form 1

Individual Estate Property Record and Report  
Asset CasesExhibit A  
Page: 1

Case No.: 18-69497-BEM

Trustee Name: (300320) S. Gregory Hays

Case Name: BROOKS, SANDRA

Date Filed (f) or Converted (c): 11/19/2018 (f)

For Period Ending: 06/30/2022

§ 341(a) Meeting Date: 12/18/2018  
Claims Bar Date: 06/24/2019

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	One-Half Interest - 14700 Front Beach Rd Unit 2536, Panama City Beach, FL 32413-3519, Bay County Abandoned per Notice filed on 2/22/19, Dkt # 16.	160,000.00	0.00	OA	0.00	FA
2	2014 Ford Escape AWD, 35000 miles Abandoned per Notice filed on 2/22/19, Dkt # 16.	13,000.00	0.00	OA	0.00	FA
3	Household good worth approx. \$1,250.00 with the most expensive items being furniture worth \$700.00, television worth \$50.00 and computers woth \$250.00	1,250.00	0.00		0.00	FA
4	IPad mini	50.00	0.00		0.00	FA
5	Misc. art	1,000.00	0.00		0.00	FA
6	Clothes	400.00	0.00		0.00	FA
7	Misc. items worth \$50.00, ivory necklace worth \$50.00 and diamond ring worth \$2,750	2,850.00	0.00		0.00	FA
8	One dog and one cat Abandoned per Notice filed on 2/22/19, Dkt # 16.	0.00	0.00	OA	0.00	FA
9	Cash	25.00	0.00		0.00	FA
10	Checking Account: Regions Bank, joint owner of account worth \$10.00 (bare legal title)	0.00	0.00		0.00	FA
11	Checking Account: Regions Bank, sole owner	2,091.00	0.00		0.00	FA
12	Checking Account: Chase Bank, sole owner	0.00	0.00		0.00	FA
13	Deposits of money: Paypal Account	0.00	0.00		0.00	FA
14	Private stock with Aqua Resource Sale of interest approved per Order, Dkt # 36.	500.00	500.00		5,000.00	FA
15	Life policy variable annuity with Brighthouse Asset amended to change designation from pension to a life policy variable annuity. 5/10/20 - (a)(6) Exemption amended to \$4,061.33.	16,000.00	11,938.67		13,621.00	FA
16	IRA: IRA with Regions Bank	1,000.00	0.00		0.00	FA
17	Security Deposit on Rental Unit: Security Deposit with landlord for rental unit	250.00	250.00		0.00	FA
18	Liquor License	0.00	0.00		0.00	FA
19	Owner of sandrabrookscollection.com	10.00	0.00		0.00	FA

**Form 1**

**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit A  
Page: 2

**Case No.:** 18-69497-BEM

**Trustee Name:** (300320) S. Gregory Hays

**Case Name:** BROOKS, SANDRA

**Date Filed (f) or Converted (c):** 11/19/2018 (f)

**For Period Ending:** 06/30/2022

**§ 341(a) Meeting Date:** 12/18/2018  
**Claims Bar Date:** 06/24/2019

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Formally Abandoned OA=§554(a) abandon.	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
20	Owner of farmhouse-17.com	10.00	0.00		0.00	FA
21*	25% owner of Greenstone Properties of Holcomb Bridge (See Footnote)	Unknown	0.00	OA	0.00	FA
22	90% owner of Peach Salsa, LLC, 90.00% ownership	Unknown	0.00		0.00	FA
23*	SMG II, LLC, 0.43% ownership  Exemption amended to \$0.00, dkt # 25. Payment to Common Units of SMG-II, LLC d/b/a Summit Marketing pursuant to the terms of Agreement and Plan of Merger, dated on or around November 5, 2021. (See Footnote)	Unknown	15,000.00	OA	214,665.44	FA
<b>23</b>	<b>Assets Totals (Excluding unknown values)</b>	<b>\$198,436.00</b>	<b>\$27,688.67</b>		<b>\$233,286.44</b>	<b>\$0.00</b>

RE PROP# 21 The real property associated with the 25% interest in Greenstone Holcomb Bridge is under contract for a sale in August 2022. The estate's interest is approximately \$21k. Because this is a surplus case, the Trustee abandoned his interest on 6/30/22.

RE PROP# 23 Because this is a surplus case, notice of abandonment of any future post sale payments, if any, filed, Dkt # 50.

**Major Activities Affecting Case Closing:**

10/9/20 - Trustee received non-exempt portion of Brighthouse annuity after resolution of Debtor's claimed exemption in same through a schedule amendment [Doc. No. 29].

10/15/20 - Trustee received the proceeds from the sale of the bankruptcy estate's interest in Aqua Resources. The sale was approved per Order, Doc. No. 36.

4/21/21 - The real property associated with the 25% interest in Greenstone Holcomb Bridge is under contract for a sale on June 6, 2022. The Trustee anticipates receiving approximately \$21,000 net from the sale.

7/14/21 - Trustee continues to receive member distributions from SMG II, LLC.

7/14/21 - Based on recoveries to date and filed claims, the Trustee anticipates submitting his final report upon receipt of the next member distribution from SMG II, LLC, which should be sufficient to satisfy claims in full plus interest. Upon closing of the case, the estate's interest in SMG II and Greenstone Holcomb Bridge will abandon to the Debtor.

12/31/21 - Payment to Common Units of SMG-II, LLC d/b/a Summit Marketing pursuant to the terms of Agreement and Plan of Merger, dated on or around November 5, 2021 received.

6/30/22 - SMG II, LLC merger is complete. Trustee has filed final estate returns. Interest in Greenstone Holcomb Bridge and future payments from SMG II abandoned (Dkt # 50).

**Form 1**

**Individual Estate Property Record and Report**  
**Asset Cases**

Exhibit A  
Page: 3

**Case No.:** 18-69497-BEM

**Case Name:** BROOKS, SANDRA

**For Period Ending:** 06/30/2022

**Trustee Name:** (300320) S. Gregory Hays

**Date Filed (f) or Converted (c):** 11/19/2018 (f)

**§ 341(a) Meeting Date:** 12/18/2018

**Claims Bar Date:** 06/24/2019

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06/30/2022

Date

/s/S. Gregory Hays

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S. Gregory Hays

## Form 2

Exhibit B

Page: 1

## Cash Receipts And Disbursements Record

**Case No.:** 18-69497-BEM      **Trustee Name:** S. Gregory Hays (300320)  
**Case Name:** BROOKS, SANDRA      **Bank Name:** East West Bank  
**Taxpayer ID #:** \*\*-\*\*4559      **Account #:** \*\*\*\*\*0302 Checking  
**For Period Ending:** 06/30/2022      **Blanket Bond (per case limit):** \$31,475,000.00  
**Separate Bond (if applicable):** N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/22/20	{23}	Summit Marketing	SMG II - 4th Quarter 2019 Distribution	1129-000	3,488.00		3,488.00
05/29/20		East West Bank	Bank and Technology Services Fees	2600-000		5.00	3,483.00
06/30/20		East West Bank	Bank and Technology Services Fees	2600-000		5.93	3,477.07
07/31/20		East West Bank	Bank and Technology Services Fees	2600-000		5.74	3,471.33
08/31/20		East West Bank	Bank and Technology Services Fees	2600-000		5.36	3,465.97
09/30/20		East West Bank	Bank and Technology Services Fees	2600-000		5.90	3,460.07
10/09/20	{15}	Brighthouse Life Ins Company	Non-exempt portion of annuity	1129-000	13,621.00		17,081.07
10/15/20	{14}	Aqua Resources Corporation	Sale of 200 Shares of Aqua Resources per Order, Dkt # 36.	1129-000	5,000.00		22,081.07
10/30/20		East West Bank	Bank and Technology Services Fees	2600-000		21.59	22,059.48
11/30/20		East West Bank	Bank and Technology Services Fees	2600-000		34.08	22,025.40
12/28/20	{23}	Summit Marketing	SMG II - Special Distribution 2020	1129-000	2,137.13		24,162.53
12/31/20		East West Bank	Bank and Technology Services Fees	2600-000		38.95	24,123.58
01/07/21	{23}	Summit Marketing	SMG II - 4th Quarter 2020 Distribution - See Deposit information regarding taxes withheld and paid	1129-000	8,499.00		32,622.58
01/29/21		East West Bank	Bank and Technology Services Fees	2600-000		46.90	32,575.68
02/26/21		East West Bank	Bank and Technology Services Fees	2600-000		48.72	32,526.96
03/22/21	{23}	Summit Marketing	SMG II - 2021 Special Distribution	1129-000	17,097.07		49,624.03
03/31/21		East West Bank	Bank and Technology Services Fees	2600-000		64.65	49,559.38
04/30/21		East West Bank	Bank and Technology Services Fees	2600-000		79.42	49,479.96
05/28/21		East West Bank	Bank and Technology Services Fees	2600-000		74.01	49,405.95
06/30/21		East West Bank	Bank and Technology Services Fees	2600-000		87.10	49,318.85
07/14/21	{23}	SMG II, LLC	SMG II - Distribution of member Equity	1129-000	2,991.99		52,310.84
07/30/21		East West Bank	Bank and Technology Services Fees	2600-000		81.44	52,229.40
08/31/21		East West Bank	Bank and Technology Services Fees	2600-000		89.28	52,140.12
09/30/21		East West Bank	Bank and Technology Services Fees	2600-000		83.56	52,056.56
10/29/21		East West Bank	Bank and Technology Services Fees	2600-000		80.65	51,975.91
11/30/21		East West Bank	Bank and Technology Services Fees	2600-000		88.85	51,887.06

Page Subtotals: \$52,834.19 \$947.13

## Form 2

Exhibit B

Page: 2

## Cash Receipts And Disbursements Record

Case No.:	18-69497-BEM	Trustee Name:	S. Gregory Hays (300320)
Case Name:	BROOKS, SANDRA	Bank Name:	East West Bank
Taxpayer ID #:	**-***4559	Account #:	*****0302 Checking
For Period Ending:	06/30/2022	Blanket Bond (per case limit):	\$31,475,000.00
		Separate Bond (if applicable):	N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/27/21	{23}	Citbank, NA as Paying Agent for SMG-II LLC	Payment to Common Units of SMG-II, LLC d/b/a Summit Marketing pursuant to the terms of Agreement and Plan of Merger, dated on or around November 5, 2021	1129-000	175,997.24		227,884.30
12/31/21		East West Bank	Bank and Technology Services Fees	2600-000		104.73	227,779.57
01/31/22		East West Bank	Bank and Technology Services Fees	2600-000		352.90	227,426.67
02/28/22		East West Bank	Bank and Technology Services Fees	2600-000		340.24	227,086.43
03/14/22	{23}	Citbank, NA as Paying Agent for SMG-II LLC	Escrow and Holdback Resolution - Payment to Common Units of SMG-II, LLC d/b/a Summit Marketing pursuant to the terms of Agreement and Plan of Merger, dated on or around November 5, 2021	1129-000	4,455.01		231,541.44
03/31/22		East West Bank	Bank and Technology Services Fees	2600-000		404.20	231,137.24
04/29/22		East West Bank	Bank and Technology Services Fees	2600-000		358.10	230,779.14
05/16/22	101	United States Treasury	2021 Form 1041. Paid per Order, Dkt # 46.	2810-000		5,236.00	225,543.14
05/16/22	102	Georgia Department of Revenue	2021 Form 501. Paid per Order, Dkt # 46.	2820-000		1,061.00	224,482.14
05/31/22		East West Bank	Bank and Technology Services Fees	2600-000		357.43	224,124.71

<b>COLUMN TOTALS</b>	<b>233,286.44</b>	<b>9,161.73</b>	<b>\$224,124.71</b>
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>233,286.44</b>	<b>9,161.73</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$233,286.44</b>	<b>\$9,161.73</b>	

**Form 2**

Exhibit B  
Page: 3

**Cash Receipts And Disbursements Record**

**Case No.:** 18-69497-BEM

**Trustee Name:** S. Gregory Hays (300320)

**Case Name:** BROOKS, SANDRA

**Bank Name:** East West Bank

**Taxpayer ID #:** \*\*-\*\*4559

**Account #:** \*\*\*\*\*0302 Checking

**For Period Ending:** 06/30/2022

**Blanket Bond (per case limit):** \$31,475,000.00

**Separate Bond (if applicable):** N/A

Net Receipts:	\$233,286.44
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
<b>Net Estate:</b>	<b>\$233,286.44</b>

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****0302 Checking	\$233,286.44	\$9,161.73	\$224,124.71
	<b>\$233,286.44</b>	<b>\$9,161.73</b>	<b>\$224,124.71</b>

06/30/2022

/s/S. Gregory Hays

Date

S. Gregory Hays

**Exhibit C**  
**Analysis of Claims Register**  
**Case: 18-69497-BEM SANDRA BROOKS**

Claims Bar Date: 06/24/19

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
ADM1	S. Gregory Hays 2964 Peachtree Rd NW Ste 555 Atlanta, GA 30305 <2100-000 Trustee Compensation> , 200	Administrative 04/01/22		\$7,244.10 \$7,244.10	\$0.00	\$7,244.10
ADM2	S. Gregory Hays 2964 Peachtree Rd NW Ste 555 Atlanta, GA 30305 <2200-000 Trustee Expenses> , 200	Administrative 04/13/21		\$144.29 \$144.29	\$0.00	\$144.29
ADM3	Arnall Golden Gregory LLP Attn: Michael Bargar 1711 17th Street NW Ste 2100 Atlanta, GA 30363-1031 <3210-000 Attorney for Trustee Fees (Other Firm)> , 200	Administrative 05/06/21		\$10,206.50 \$10,206.50	\$0.00	\$10,206.50
ADM4	Arnall Golden Gregory LLP Attn: Michael Bargar 1711 17th Street NW Ste 2100 Atlanta, GA 30363-1031 <3220-000 Attorney for Trustee Expenses (Other Firm) > , 200	Administrative 05/06/21		\$64.92 \$64.92	\$0.00	\$64.92
ADM5	Hays Financial Consulting, LLC 2964 Peachtree Road, NW Suite 555 Atlanta, GA 30305 <3310-000 Accountant for Trustee Fees (Trustee Firm)> , 200	Administrative 05/06/21		\$17,040.00 \$17,040.00	\$0.00	\$17,040.00
ADM6	Hays Financial Consulting, LLC 2964 Peachtree Road, NW Suite 555 Atlanta, GA 30305 <3310-000 Accountant for Trustee Fees (Trustee Firm)> , 200	Administrative 05/06/21		\$418.91 \$418.91	\$0.00	\$418.91

**Exhibit C**  
**Analysis of Claims Register**  
**Case: 18-69497-BEM SANDRA BROOKS**

Claims Bar Date: 06/24/19

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
SURPL US	BROOKS, SANDRA 212 IVEY PARK LN NORCROSS, GA 30092 <8200-000 Surplus Funds Paid to Debtor Section 726(a)(6)> , 650	Unsecured 06/30/22		\$0.00 \$153,404.38	\$0.00	\$153,404.38
1	Discover Bank PO Box 3025 New Albany, OH 43054-3025 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 03/28/19		\$4,222.28 \$4,222.28	\$0.00	\$4,222.28
1I	Discover Bank PO Box 3025 New Albany, OH 43054-3025 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 06/30/22		N/A \$426.33	\$0.00	\$426.33
2	Capital One Bank (USA), N.A. 4515 N Santa Fe Ave Oklahoma City, OK 73118 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 04/01/19		\$3,646.83 \$3,646.83	\$0.00	\$3,646.83
2I	Capital One Bank (USA), N.A. 4515 N Santa Fe Ave Oklahoma City, OK 73118 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 06/30/22		N/A \$368.23	\$0.00	\$368.23
3	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 06/03/19		\$11,612.31 \$11,612.31	\$0.00	\$11,612.31

**Exhibit C**  
**Analysis of Claims Register**  
**Case: 18-69497-BEM SANDRA BROOKS**

Claims Bar Date: 06/24/19

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
3I	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 06/30/22		N/A \$1,172.53	\$0.00	\$1,172.53
4	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 06/03/19		\$12,855.09 \$12,855.09	\$0.00	\$12,855.09
4I	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 06/30/22		N/A \$1,298.01	\$0.00	\$1,298.01
					Case Total:	\$0.00 \$224,124.71

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 18-69497-BEM  
Case Name: SANDRA BROOKS  
Trustee Name: S. Gregory Hays

**Balance on hand:** \$ 224,124.71

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00  
Remaining balance: \$ 224,124.71

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - S. Gregory Hays	7,244.10	0.00	7,244.10
Accountant for Trustee, Fees - Hays Financial Consulting, LLC	17,040.00	0.00	17,040.00
Trustee, Expenses - S. Gregory Hays	144.29	0.00	144.29
Attorney for Trustee Fees (Other Firm) - Arnall Golden Gregory LLP	10,206.50	0.00	10,206.50
Attorney for Trustee Expenses (Other Firm) - Arnall Golden Gregory LLP	64.92	0.00	64.92
Accountant for Trustee, Fees - Hays Financial Consulting, LLC	418.91	0.00	418.91

Total to be paid for chapter 7 administrative expenses: \$ 35,118.72  
Remaining balance: \$ 189,005.99

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00  
Remaining balance: \$ 189,005.99

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for priority claims: \$ 0.00  
Remaining balance: \$ 189,005.99

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$32,336.51 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	4,222.28	0.00	4,222.28
2	Capital One Bank (USA), N.A.	3,646.83	0.00	3,646.83
3	American Express National Bank	11,612.31	0.00	11,612.31
4	American Express National Bank	12,855.09	0.00	12,855.09

Total to be paid for timely general unsecured claims: \$ 32,336.51  
Remaining balance: \$ 156,669.48

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
Remaining balance: \$ 156,669.48

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				
Total to be paid for subordinated claims: \$ 0.00				
Remaining balance: \$ 156,669.48				

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 2.70% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$3,265.10. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$153,404.38.